

What is claimed as new and what is desired to secure by Letters Patent of the United States is:

1. A multifunctional data card for carrying personal information about a user,
5 said card comprising:

a housing having a generally rectangular shape and including a keypad for initializing a selected program and for entering a user access code unique to the selected program;

a microprocessor disposed within said housing and being programmable via
10 said keypad for processing data associated with a plurality of banking accounts that are owned by a user;

a display panel operably connected to said microprocessor and for displaying a unique barcode associated with the selected program so that a vendor may scan the card and access data corresponding to the selected program;

15 a fingerprint pad attached to said microprocessor for verifying a cardholder identity after a barcode is scanned from said panel;

a memory connected to said microprocessor and for storing user data therein so that said card will be switched to an inoperable mode after a predetermined number of unauthorized attempts to access said card have been executed; and

20 a power supply source disposed within said housing and electrically coupled to said microprocessor.

2. The card of claim 1, further comprising:

a wireless modem connected to said microprocessor and for allowing a user
25 to remotely communicate with a third party and verify data displayed on said display panel, said modem including a transceiver for receiving an input signal from a user and transmitting a corresponding output signal to a vendor accessing a select one of a plurality of banking accounts.

30 3. The card of claim 1, further comprising:

a sound generating device connected to said microprocessor and for alerting a user of unauthorized attempts to access said card.

4. The card of claim 1, further comprising:

5 a plurality of lights disposed within said housing and being illuminable when said keypad is activated during operating conditions.

5. The card of claim 1, wherein said housing comprises:

10 a first section and a second section pivotally connected thereto, said first and second sections being selectively movable between engaged and disengaged positions for allowing a user to access data stored within said card.

6. A multifunctional data card for carrying personal information about a user, said card comprising:

15 a housing having a generally rectangular shape and including a keypad for initializing a selected program and for entering a user access code unique to the selected program;

20 a microprocessor disposed within said housing and being programmable via said keypad for processing data associated with a plurality of banking accounts that are owned by a user;

a display panel operably connected to said microprocessor and for displaying a unique barcode associated with the selected program so that a vendor may scan the card and access data corresponding to the selected program;

25 a fingerprint pad attached to said microprocessor for verifying a cardholder identity after a barcode is scanned from said panel;

a memory connected to said microprocessor and for storing user data therein so that said card will be switched to an inoperable mode after a predetermined number of unauthorized attempts to access said card have been executed;

30 a power supply source disposed within said housing and electrically coupled to said microprocessor; and

a wireless modem connected to said microprocessor and for allowing a user to remotely communicate with a third party and verify data displayed on said display panel, said modem including a transceiver for receiving an input signal from a user and transmitting a corresponding output signal to a vendor accessing a select one
5 of a plurality of banking accounts.

7. The card of claim 6, further comprising:
a sound generating device connected to said microprocessor and for alerting a user of unauthorized attempts to access said card.
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8. The card of claim 6, further comprising:
a plurality of lights disposed within said housing and being illuminable when said keypad is activated during operating conditions.

15 9. The card of claim 6, wherein said housing comprises:
a first section and a second section pivotally connected thereto, said first and second sections being selectively movable between engaged and disengaged positions for allowing a user to access data stored within said card.

20 10. A multifunctional data card for carrying personal information about a user, said card comprising:

a housing having a generally rectangular shape and including a keypad for initializing a selected program and for entering a user access code unique to the selected program;

25 a microprocessor disposed within said housing and being programmable via said keypad for processing data associated with a plurality of banking accounts that are owned by a user;

a display panel operably connected to said microprocessor and for displaying a unique barcode associated with the selected program so that a vendor
30 may scan the card and access data corresponding to the selected program;

a fingerprint pad attached to said microprocessor for verifying a cardholder identity after a barcode is scanned from said panel;

a memory connected to said microprocessor and for storing user data therein so that said card will be switched to an inoperable mode after a predetermined number of unauthorized attempts to access said card have been executed;

a power supply source disposed within said housing and electrically coupled to said microprocessor;

a wireless modem connected to said microprocessor and for allowing a user to remotely communicate with a third party and verify data displayed on said display panel, said modem including a transceiver for receiving an input signal from a user and transmitting a corresponding output signal to a vendor accessing a select one of a plurality of banking accounts; and

a sound generating device connected to said microprocessor and for alerting a user of unauthorized attempts to access said card.

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11. The card of claim 10, further comprising:

a plurality of lights disposed within said housing and being illuminable when said keypad is activated during operating conditions.

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12. The card of claim 10, wherein said housing comprises:

a first section and a second section pivotally connected thereto, said first and second sections being selectively movable between engaged and disengaged positions for allowing a user to access data stored within said card.

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